

Amendment to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1.-33. (Cancelled)

34. (Currently amended) A process ~~for electronically presenting bills,~~  
comprising:

receiving billing information associated with a bill of a biller; and  
displaying transmitting a presentation comprising (i), in a first portion of a single  
screen, a the bill of a biller including at least one of a total amount due and or a minimum  
amount due, and a payment due date; and displaying (ii), in a second portion of the single  
screen, bill payment information including a payment date area for displaying a pre-  
populated payment date derived from the payment due date of the bill, and a payment  
amount area ~~for displaying a pre-populated payment amount~~ derived from at least one of  
the total amount due or the minimum amount due of the bill.

35. (Currently amended) The process according to claim 34, wherein:  
a the pre-populated payment date which pre-dates the displayed payment due date  
by an amount of time corresponding to a time period for making payment in a particular  
manner ~~is automatically displayed initially in the payment date area as the payment date.~~

36. (Currently amended) A process according to claim 35, wherein:

the particular manner of making payment is comprises one of a first type payment mode ~~and or~~ a second type payment mode;

if the particular manner of making payment is comprises the first type payment mode, the ~~automatically displayed~~ pre-populated payment date pre-dates the displayed payment due date by a first amount corresponding to the time period for making payment using the first type payment mode; and

if the particular manner of making payment is comprises the second type payment mode, the ~~automatically displayed~~ pre-populated payment date pre-dates the displayed payment due date by a second amount, different than the first amount, corresponding to the time period for making payment using the second type payment mode.

37. (Original) A process according to claim 36, wherein:  
the first type payment mode is payment by hard copy check; and  
the second type payment mode is payment by electronic fund transfer.

38. (Currently amended) A process according to claim 34, wherein:  
the displayed bill payment information includes a periodic payment area for displaying a periodicity at which further payments of the displayed pre-populated payment amount are to be made after the displayed pre-populated payment date.

39. (Currently amended) A process according to claim 34, wherein:  
the displayed bill payment information includes a payment status indicator for indicating a status of payment of the displayed pre-populated payment amount.

40. (Currently amended) A process according to claim 39, wherein:

the displayed bill payment information is displayed in a format of a check and includes the pre-populated payment date displayed as a date of check, the pre-populated payment amount displayed as an amount of the check, and a cancelled check stamp as the indication that the displayed pre-populated payment amount has been paid.

41. (Currently amended) A process according to claim 34, further comprising:

receiving a user command to change the displayed pre-populated payment date to a modified payment date; and

automatically changing the displayed pre-populated payment date to the modified payment date in the displayed bill payment information, based on the user change date command.

42. (Currently amended) A process according to claim 34, wherein the displayed bill payment information includes a payee area for displaying a payee name, and further comprising:

receiving a user command identifying a biller; and

automatically displaying a name of the identified biller as the payee name in the payee area;

wherein ~~the bill and~~ the bill payment information are is displayed in response to the identification of the biller.

43. (Original) A process according to claim 42, wherein:

displaying, on the single screen, a selectable biller list including a plurality of billers; and

the received user command identifies the biller by selecting one of the plurality of billers from the selectable biller list.

44. (Original) A process according to claim 34, further comprising:

displaying, in a third portion of the single screen, at least one of a first indicator corresponding to terms and conditions associated with the displayed bill, a second indicator corresponding to advertisements, and a third indicator corresponding to customer care.

45. (Original) A process according to claim 34, wherein the displayed bill payment information is displayed in a check format.

46. (Currently amended) A system ~~for electronically presenting bills~~ ~~authorizing payment~~, comprising:

a storage device, wherein the storage device includes software instructions;

a communications interface; and

a processor, in communication with the storage device and communication interface, wherein the processor is operable to execute the software instructions to;

~~generate a display configured to present~~ presentation comprising (i) in a first portion of a single screen, a bill of a biller including at least one of a total amount due ~~and~~ or a minimum amount due, and a payment due date, and (ii) in a second portion of the single screen, bill payment information including a payment date area ~~for displaying a~~ pre-populated payment date derived from the payment due date of the bill, a payment amount area ~~for displaying a~~ pre-populated payment amount derived from at least one of the total amount due or the minimum amount due of the bill, and a payment authorization indicator for authorizing payment of the displayed pre-populated payment amount on the displayed pre-populated payment date;

transmit the presentation to a user, via the communications interface;  
an input device for activating the payment authorization indicator; and  
~~a processor for generating~~ a message to authorize payment of the displayed payment amount on the displayed payment date based on the activation of the payment authorization indicator; and  
transmit to the biller, via the communications interface, remittance advice responsive to an activation of the payment authorization indicator.

47. (Currently amended) The system according to claim 46, wherein:

a the pre-populated payment date ~~which~~ pre-dates the displayed payment due date by an amount of time corresponding to a time period for making payment in a particular manner ~~is automatically displayed initially in the payment date area as the payment date.~~

48. (Currently amended) A system according to claim 47, wherein:

the particular manner of making payment is comprises one of a first type payment mode ~~and or~~ a second type payment mode;

if the particular manner of making payment is comprises the first type payment mode, the ~~automatically~~ displayed pre-populated payment date pre-dates the displayed payment due date by a first amount corresponding to the time period for making payment using the first type payment mode; and

if the particular manner of making payment is comprises the second type payment mode, the ~~automatically~~ displayed pre-populated payment date pre-dates the displayed payment due date by a second amount, different than the first amount, corresponding to the time period for making payment using the second type payment mode.

49. (Original) A system according to claim 48, wherein:

the first type payment mode is payment by hard copy check; and

the second type payment mode is payment by electronic fund transfer.

50. (Currently amended) A system according to claim 46, wherein:

the displayed bill payment information includes a listing of selectable periods;

~~the input device is further configured~~ the processor is further operable to execute additional software instructions to receive, via the communications interface, a user selection of one of the listed selectable periods;

the bill payment area includes a payment period area for displaying the selected period; and

~~the input device is further configured~~ the processor is further operable to execute additional software instructions to generate, via the communications interface, the message remittance advice to authorize payment of the displayed pre-populated payment amount on the displayed pre-populated payment date and thereafter at the displayed selected period based on the activation of the payment authorization indicator.

51. (Currently amended) A system according to claim 46, wherein the presentation is a first presentation, and wherein:

~~the display is further configured~~ the processor is further operable to execute additional software instructions to generate a second presentation comprising to present (i) in a first portion of another single screen, another bill including at least one of another total amount due ~~and or~~ another minimum amount due, and another payment due date, and (ii) in a second portion of the other single screen, bill payment information including another payment date area ~~for displaying another~~ pre-populated payment date, another payment amount area ~~for displaying another~~ pre-populated payment amount, and a payment status indicator for indicating a status of payment of the displayed pre-populated payment amount.

52. (Currently amended) A system according to claim ~~51~~ 46, wherein:

~~the display is further configured to display~~ processor is further operable to execute additional software instructions to generate the presentation to display the payment information in a format of a check, ~~and the displayed payment information includes the displayed pre-populated~~ payment date displayed as a date of the check, the displayed pre-

populated payment amount ~~displayed~~ as an amount of the check, and a cancelled check stamp ~~displayed~~ as the payment made indicator.

53. (Currently amended) A system according to claim 46, wherein the processor is further operable to execute additional software instructions to:

~~the input device is further configured to receive, via the communications interface,~~ a user command to change the displayed pre-populated payment date to a modified payment date; and

~~the processor is further configured to automatically generate an instruction to~~ change the displayed pre-populated payment date of the presentation to the modified payment date, based on the user change date command; ~~and~~

~~the display is further configured to change the displayed payment date to the~~ modified payment date in the payment date area, based on the generated instruction.

54. (Currently amended) A system according to claim 46, wherein the processor is further operable to execute additional software instructions to:

~~the display is further configured to~~ generate the presentation to display the bill payment information with a payee area for displaying a payee name, and to display a plurality of biller identifiers on the single screen;

~~the input device is further configured to receive, via the communications interface,~~ a user command identifying one of the displayed plurality of billers; and

~~the processor is further configured to automatically generate an instruction to~~ generate the presentation to display a name of the identified biller as the payee name in



the payee area in the displayed bill payment information, based on the user command;  
and

~~the display is further configured to display the name of the identified biller as the  
payee name in the payee area, based on the generated instruction.~~

55. (Currently amended) A system according to claim 46, wherein the processor is further operable to execute additional software instructions to generate the presentation comprising the displayed bill payment information is displayed in a check format.

56. (Currently amended) A ~~system single screen display for electronically presenting bills~~, comprising:

a storage device, wherein the storage device includes software instructions;

a communications interface; and

a processor, in communication with the storage device and communication interface, wherein the processor is operable to execute the software instructions to generate a presentation comprising:

in a single screen, a bill of a biller including at least one of a total amount due and or a minimum amount due, and a payment due date; and

in the single screen, bill payment information including a payment date area for displaying a pre-populated payment date which automatically pre-dates the displayed payment due date by an amount of time corresponding to a time period for making payment in a particular manner derived from the payment due

date of the bill, and a payment amount area ~~for~~ displaying a pre-populated payment amount derived from at least one of the total amount due or the minimum amount due of the bill; and

wherein the processor is further operable to execute the software instructions to transmit the presentation, via the communications interface, to a user.

57. (Currently amended) A display system according to claim 56, wherein:

the bill payment information includes a periodic payment area for displaying a periodicity at which further payments of the displayed pre-populated payment amount are to be made after the displayed pre-populated payment date.

58. (Currently amended) A display system according to claim 56, wherein:

the bill payment information includes a payment made indicator for indicating that the displayed pre-populated payment amount has been paid.

59. (Currently amended) A display system according to claim 58, wherein:

the bill payment information is displayed as a check with the displayed pre-populated payment date displayed as a date of check, ~~and~~ the displayed pre-populated payment amount displayed as an amount of the check, and a status indicator displayed as the indication of a status of payment of the displayed pre-populated payment amount.

60. (Currently amended) A display system according to claim 56, wherein the

bill payment information includes a payee area for displaying a payee name.

61. (Currently amended) A display system according to claim 56, ~~further comprising:~~ wherein the processor is further operable to execute additional software instructions to:

generate a selectable biller list including a plurality of billers

transmit the selectable biller list with the presentation.

62. (Currently amended) A display system according to claim 56, ~~further comprising:~~ wherein the processor is further operable to execute additional software instructions to generate the presentation comprising at least one of a first indicator corresponding to terms and conditions associated with the displayed bill, a second indicator corresponding to advertisements, and a third indicator corresponding to customer care.

63. (Currently amended) A display system according to claim 56, wherein the bill payment information is displayed in a check format.